

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Melanie S Lester

Debtor(s)

Case No. 16 B 05541

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/20/2016.
- 2) The plan was confirmed on 04/14/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/20/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 01/26/2018.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$58,231.94.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,980.00
Less amount refunded to debtor	\$354.68

NET RECEIPTS: **\$5,625.32**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,027.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$237.02
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,264.02**

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ability Recovery Servi	Unsecured	2,964.00	NA	NA	0.00	0.00
BK OF AMER	Unsecured	2,141.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	13,984.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	9,135.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	3,798.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	3,706.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	3,414.00	NA	NA	0.00	0.00
Capital One	Unsecured	2,285.00	NA	NA	0.00	0.00
CB/CARSONS	Unsecured	662.58	NA	NA	0.00	0.00
Chase	Unsecured	3,703.00	NA	NA	0.00	0.00
Citi	Unsecured	1,892.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	62.00	NA	NA	0.00	0.00
Comcast	Unsecured	154.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	428.00	588.53	588.53	588.53	0.00
Creditors Protection S	Unsecured	84.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	0.00	56,002.96	56,002.96	0.00	0.00
Discover Financial Services	Unsecured	1,949.00	NA	NA	0.00	0.00
Greenline Loans	Unsecured	461.36	NA	NA	0.00	0.00
Illinois Tollway	Unsecured	0.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	186.00	350.29	350.29	350.29	0.00
KHNA PMTSOL	Unsecured	1,043.00	NA	NA	0.00	0.00
KOHL'S/CAPONE	Unsecured	755.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	2,997.00	NA	NA	0.00	0.00
Navient	Unsecured	0.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	0.00	208.72	208.72	208.72	0.00
Portfolio Recovery Ass	Unsecured	805.00	NA	NA	0.00	0.00
Portfolio Recovery Ass	Unsecured	669.00	NA	NA	0.00	0.00
Portfolio Recovery Ass	Unsecured	473.00	NA	NA	0.00	0.00
Regional Recovery Serv	Unsecured	470.00	NA	NA	0.00	0.00
RJM Acquisitions LLC	Unsecured	74.00	NA	NA	0.00	0.00
Speedy Cash	Unsecured	211.00	213.76	213.76	213.76	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Tempoe Llc	Unsecured	551.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$57,364.26	\$1,361.30	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,264.02</u>	
Disbursements to Creditors	<u>\$1,361.30</u>	
TOTAL DISBURSEMENTS :		<u>\$5,625.32</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/09/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.